

<i>SERFF Tracking Number:</i>	<i>ARBB-127768451</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Arkansas Blue Cross and Blue Shield</i>	<i>State Tracking Number:</i>	<i>50110</i>
<i>Company Tracking Number:</i>	<i>23-2620 10/11</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.001A Any Size Group - PPO</i>
<i>Product Name:</i>	<i>Special Amendment</i>		
<i>Project Name/Number:</i>	<i>Amendment/23-2620 10/11</i>		

## Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: Special Amendment

SERFF Tr Num: ARBB-127768451 State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-Approved-Closed  
Closed

Sub-TOI: H16G.001A Any Size Group - PPO

Co Tr Num: 23-2620 10/11

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Christi Kittler, Yvonne  
McNaughton, Frank Sewall, Rita  
Thatcher, Evelyn Laney

Disposition Date: 10/27/2011

Date Submitted: 10/26/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Amendment

Status of Filing in Domicile: Pending

Project Number: 23-2620 10/11

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Arkansas is state of domicile.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 10/27/2011

State Status Changed: 10/27/2011

Deemer Date:

Created By: Evelyn Laney

Submitted By: Christi Kittler

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Attached please find form 23-2620 10/11 for your review and approval if indicated.

This amendment provides a waiver of the waiting period for employees who were rehired after being laid off for no more than twelve (12) months and who continued coverage through COBRA. This amendment was specifically designed for the Mid-South Engineering Company, but can be used with any group with these same requirements.

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Also enclosed is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d). Please also note, we have scored the rider as part of the benefit certificates with which it will be used as provided by Arkansas Code Annotated §23-80-206(e).

By way of this letter, I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19.

I certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 are incorporated in the benefit certificates to which this rider will be attached.

I further certify that the consumer information notice required by Arkansas Code Annotated §23-79-138 is incorporated in the benefit certificates to which this rider is attached.

## Company and Contact

### Filing Contact Information

Evelyn Laney, Senior Compliance Analyst exlaney@arkbluecross.com  
 320 West Capitol, Ste 211 501-378-2165 [Phone]  
 Little Rock, AR 72201 501-378-2975 [FAX]

### Filing Company Information

Arkansas Blue Cross and Blue Shield	CoCode: 83470	State of Domicile: Arkansas
601 S. Gaines Street	Group Code:	Company Type:
Little Rock, AR 72201	Group Name:	State ID Number: N/A
(501) 378-2967 ext. [Phone]	FEIN Number: 71-0226428	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	50.00/form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Arkansas Blue Cross and Blue Shield	\$50.00	10/26/2011	53217201

SERFF Tracking Number:	ARBB-127768451	State:	Arkansas
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/27/2011	10/27/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Amendment	Evelyn Laney	10/27/2011	10/27/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Form schedule	Note To Filer	Rosalind Minor	10/27/2011	10/27/2011

<i>SERFF Tracking Number:</i>	<i>ARBB-127768451</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>23-2620 10/11</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.001A Any Size Group - PPO</i>
<i>Product Name:</i>	<i>Special Amendment</i>		
<i>Project Name/Number:</i>	<i>Amendment/23-2620 10/11</i>		

## Disposition

Disposition Date: 10/27/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	PPACA Uniform Compliance Summary	Approved-Closed	Yes
<b>Form</b>	Amendment	Approved-Closed	Yes

SERFF Tracking Number: ARBB-127768451 State: Arkansas

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number: 50110

Company Tracking Number: 23-2620 10/11

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO

Product Name: Special Amendment

Project Name/Number: Amendment/23-2620 10/11

# **Amendment Letter**

Submitted Date: 10/27/2011

## **Comments:**

Please see attached.

## **Changed Items:**

### **Form Schedule Item Changes:**

#### **Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
23-2620 10/11	Certificate Amendment, Insert Page, Endorsement or Rider	Amendment Initial						23-2620 10-11MidSo.Eng. (12-mo).pdf

*SERFF Tracking Number:*      *ARBB-127768451*      *State:*      *Arkansas*  
*Filing Company:*      *Arkansas Blue Cross and Blue Shield*      *State Tracking Number:*      *50110*  
*Company Tracking Number:*      *23-2620 10/11*  
*TOI:*      *H16G Group Health - Major Medical*      *Sub-TOI:*      *H16G.001A Any Size Group - PPO*  
*Product Name:*      *Special Amendment*  
*Project Name/Number:*      *Amendment/23-2620 10/11*

**Note To Filer**

**Created By:**

Rosalind Minor on 10/27/2011 09:42 AM

**Last Edited By:**

Rosalind Minor

**Submitted On:**

10/27/2011 03:16 PM

**Subject:**

Form schedule

**Comments:**

Hi There, Just wanted to let you know that there is no form (amendment) attaced to the Form Schedule.

SERFF Tracking Number:	ARBB-127768451	State:	Arkansas
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## Form Schedule

**Lead Form Number: 23-2620 10/11**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-	23-2620	Certificate	Amendment	Initial			23-2620 10-
Closed	10/11	Amendmen					11MidSo.Eng.
10/27/2011		t, Insert					(12-mo).pdf
		Page,					
		Endorseme					
		nt or Rider					





**Arkansas  
BlueCross BlueShield**  
An Independent Licensee of the Blue Cross and Blue Shield Association

**AMENDMENT TO THE  
ARKANSAS BLUE CROSS AND BLUE SHIELD  
COMPREHENSIVE MAJOR MEDICAL  
GROUP BENEFIT CERTIFICATES**

**AMENDMENT NO. 2620**

**ELIGIBILITY STANDARDS**, 6.2 Eligibility for Coverage, is hereby amended to add the following new Subsection.

**Effective Date for Employees Rehired by Employer.** Subject to all other terms, conditions, exclusions and limitation in the Plan as set forth in this Benefit Certificate, an Employee who is rehired, after being laid off for no more than twelve (12) months, will be exempt from satisfying the Waiting Period. The Employee must have elected continuation of coverage through COBRA at the time of termination and then must be rehired by the Group prior to the expiration of COBRA coverage. The effective date of coverage in the health benefit plan will be the first of the month following the rehire date.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Managed Benefits Comprehensive Major Medical Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

*P. Mark White*

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P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD  
A MUTUAL INSURANCE COMPANY  
601 S. Gaines Street  
Little Rock, Arkansas 72201

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Flesch Certification	Approved-Closed	10/27/2011
<b>Comments:</b> Please see attached		
<b>Attachment:</b> Flesch Certification Form 23-2620 10-11.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Bypassed - Item:</b> Application	Approved-Closed	10/27/2011
<b>Bypass Reason:</b> Not needed.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Bypassed - Item:</b> PPACA Uniform Compliance Summary	Approved-Closed	10/27/2011
<b>Bypass Reason:</b> Not PPACA related.		
<b>Comments:</b>		



# Arkansas BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

**RE:           Arkansas Blue Cross and Blue Shield  
              Amendment No. 23-2620 10/11**

## **FLESCH READING EASE CERTIFICATION**

This is to certify that the above referenced documents have achieved a Flesch Reading Ease Score average of 40.6 and comply with the requirements of A.C.A. §23-80-201 *et. seq.*, cited as the Life and Disability Insurance Policy Language Simplification Act.

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Name

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Vice President

Title

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October 26, 2011

Date